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Cohen

718-859-3044

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re: Application of: Cohen  
Serial No.: 09/955,464  
Filing Date: 9/18/2001  
For: Systems for financial  
and electronic commerce  
Attorney Docket No.: 4018.016

Patent Application

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Amendment of May 10, 2004

Please amend the above-captioned application as follows:

- (a) Amendments to the Specification begin on page 7 of this paper.
- (b) Remarks begin on page 9 of this paper.